

EXHIBITS

7004 1160 0004 7704 3626

144 Pavilion Street
Summerville, SC 29483

November 9, 2015

Experian
P.O. Box 9701
Allen, TX 75013
Attn: Legal Department

I am disputing the following items again:

1. BANK OF AMER account # 20298....., Address 1800 TAPO CANYON RD., SIMI VALLEY, CA 93063 I have no contract nor have had any contract with BANK OF AMER, and would like to know exactly the process used by Experian to verify this account.
2. VERIZON WIRELESS account # 9222475190....., Address 700 PRIDES XING, NEWARK, DE 19713. I would like to know the exact process used by EXPERIAN to verify this account balances and payment history. I believe they are incorrect.

I did not authorize the following inquiries on my credit report. I believe that they were obtained fraudulently. Please remove them.

1. FREEDOM MORTGAGE CORPORA
907 PLEASANT VALLEY AVE.
MOUNT LAUREL, NJ 08054
2. SPRINGLEAF FINANCIAL SVC
P.O. BOX 59
EVANSVILLE, IN 47701
3. EMBRACE HOME LOANS
25 ENTERPRICE CTR
MIDDLETOWN, RI 02842
4. QSSI/CMS
7500 SECURITY BLVD
BALTIMORE, MD 21244
5. GINNYS
1112 7TH AVE.
MONROE, WI 53566
6. QUICKEN LOANS
1050 WOODWARD AVE
DETROIT, MI 48226

7. O2/LOANDEPOT.COM LLC
2662 TOWNE CENTRE DR.
FOOTHILL RANCH, CA 92610
8. CMS ID PROOFING SERVICE
7500 SECURITY BLVD
BALTIMORE, MD 21244
9. BANK OF AMER
201 N TRYON ST.
CHARLOTTE, NC 28202

Please provide me with a description of the reinvestigation procedure for all items. Please provide me with the source of information for all items. Please send me all information in my consumer file. Please send me an updated copy of my credit report. Thank you for your cooperation in advance.

Please also update my personal information as I have never lived at 4118 GENESEE AVE., SAN DIEGO CA 92111-2716, 1591 SOUTH WALL STREET, HEBER CITY UT 84032, or 4919 S. RAWHIDE AVE., BOISE ID 83709-7909.

Please also update my personal information as I have never used phone number 843-473-7901.

Please remove all notices from report as they are all incorrect.

I have never worked at CONTRACT CALLERS INC.

Also, please do not put my report on any kind of Fraud Alert.

Sincerely,

Nelson L. Bruce

Social Security # [REDACTED]



P.S. Please find enclosed a copy of my Drivers License and Social Security card to verify identity.

Enc.

144 Pavilion Street
Summerville, SC 29483

Experian
P.O. Box 9701
Allen, TX 75013
Attn: Legal Department

Certified Mail: 7015 0640 0007 6465 9691

I am disputing the following items:

1. BAC HOME LOANS SERV LP ACCOUNT 20298****
2. VERIZON WIRELESS ACCT#: 9222475190****

I did not authorize the following inquiries on my credit report. I believe that they were obtained fraudulently. Please remove them.

1. **FREEDOM MORTGAGE CORPORA** 03/29/2015, 02/16/2015
2. **CREDIT ONE BANK** 03/26/2015, 02/13/2015, 01/06/2015, 06/09/2014, 04/29/2014, 03/20/2014, 02/11/2014, 12/23/2013, 11/08/2013
3. **SPRINGLEAF FINANCIAL SVC** 03/17/2015
4. **MONTGOMERY WARD** 03/03/2015
5. **EMBRACE HOME LOANS** 12/23/2014
6. **QSSI/CMS** 12/15/2014
7. **GINNYS** 10/15/2014
8. **PROSPER/WEBBANK** 09/17/2014
9. **CREDIT ONE BANK NA** 09/10/2014
10. **QUICKEN LOANS** 06/16/2014, 04/22/2014, 02/25/2014
11. **O2/LOANDEPOT.COM LLC** 04/10/2014
12. **CMS ID PROOFING SERVICE** 03/19/2014
13. **BK OF AMER** 03/01/2014

14. CAPITAL ONE AUTO FINANCE 10/16/2013

Please provide me with a description of the reinvestigation procedure for all items. Please provide me with the source of information for all items. Please send me all information in my consumer file. Please send me an updated copy of my credit report. Thank you for your cooperation in advance.

Sincerely,


Nelson L. Bruce

Nelson L. Bruce

Social Security #: [REDACTED]

P.S. Please find enclosed a copy of my Drivers License and Social Security card to verify identity.

Enc.

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>Experian P.O. Box 9701 Allen, TX 75013 Attn: Legal Department</p>  <p>9590 9403 0690 5196 9306 92</p> <p>2. Article Number (Transfer from service label)</p> <p>7015 0640 0007 6465 9691</p>		<p>A. Signature</p> <p>X</p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name)</p> <p>701 EXPERIAN PARKWAY OCT 21 2010 Jane M. Swanson</p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Mail Restricted Delivery (D)</p>	

PS Form 3811, April 2015 PSN 7530-02-000-9053

Domestic Return Receipt

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

OFFICIAL USE

ALLEN TX 75013

Certified Mail Fee	\$3.45
Extra Services & Fees (check box, add fee as appropriate)	\$2.80
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	N/A
<input type="checkbox"/> Adult Signature Required	N/A
<input type="checkbox"/> Adult Signature Restricted Delivery	N/A
Postage	\$1.15
Total Postage and Fees	\$7.40

0483

05 Postmark Here

10/13/2015

Sent To Experian

Street and Apt. No., or P.O. Box No. P.O. Box 9701

City, State, ZIP+4® Allen, TX 75013

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Dispute Request 7-5-2016

From: Nelson L. Bruce

144 Pavilion Street

Summerville, SC 29483

To: Experian

9 pages total including cover sheet

144 Pavilion Street
Summerville, SC 29483

Experian

I am disputing the following items:

1. BANK OF AMERICA N.A. ACCT#: 20298****

REASON:

On May 28, 2016 I sent BANK OF AMERICA, N.A. A DEBT Validation letter under certified mail # 7015 3430 0000 0447 7098 with return receipt which is attached to this dispute of which they have not responded therefore this debt is no longer valid. Please remove this account from consumers report immediately. If not removed, Equifax needs to provide consumer with valid documentation they received which validates that this alleged debt is valid that BANK OF AMERICA, N.A. is claiming. This validation needs to be sent from a member of BANK OF AMERICA, N.A. stating and testifying that they have firsthand knowledge of this alleged debt and that the documents being sent are true correct copies of the original with wet ink signatures and must be in affidavit form as stated on the validation request included in this dispute. Please also provide me with a description of the reinvestigation procedure for all items. Please provide me with the source of information for all items. Please send me all information in my consumer file. Please send me an updated copy of my credit report. Thank you for your cooperation in advance.

Sincerely,

Nelson L. Bruce 7-5-2016

Nelson L. Bruce

Social Security #: 

P.S. Please find enclosed a copy of my Drivers License and Social Security card to verify identity.

Enc.

Date: 9-1-2016CERTIFIED MAIL# 7015 3016 0000 2690 1410

Nelson Leon Bruce
in care of - 144 Pavilion Street
Summerville, South Carolina Republic; near [29483]

SSN: [REDACTED] | DOB: 09-28-1982

EXPERIAN

Attn: Legal Department
P.O. Box 9701
Allen, TX 75013

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to **verify** - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately.

Name of Account	Account Number	Provide Physical Verification
BK OF AMER	20298****	UNVERIFIED ACCOUNT
VERIZON WIRELESS	9222475190****	UNVERIFIED ACCOUNT

2ND REQUEST:

I am also requesting the METHOD OF VERIFICATION according to FCRA section 611 (a) (7).

- (a) The name of the creditor;
- (b) The person's name they verified the dispute with;
- (c) The address;
- (d) The telephone number; and
- (e) The documentation used to verify the dispute.

If CRA refuses to open a new dispute, I will be forced to file a lawsuit for willful noncompliance under FCRA, Section 616. You need to ensure you conduct a real investigation and obtain (an original Wet Ink Consumer Contract with my Signature on it).

In addition to the questionnaire below, please attach copies of the following documents:

- o Certified copy of the original credit application bearing my signature.
- o Agreement with your client that grants you the authority to collect on this alleged debt.
- o Agreement that bares the signature of the alleged debtor wherein he agreed to pay the creditor
- o Any insurance claims made by any creditor regarding this account.
- o Any judgments that have been obtained by any creditor regarding this account.
- o Contact Name of the Original Creditor _____ (please print)
- o Original Creditor Contact Direct Phone Number _____

Thank You.

By: Nelson L. Bruce A.R.R.
Nelson Leon Bruce

NOTICE

Using a notary on this document does not constitute any adhesion, nor does it in any manner alter any legal status of any of the parties hereto. The purpose of a notary is verification and identification only and not for entrance into any foreign jurisdiction.

IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of: Nelson L Bruce

By: Brett Downing

Witness 1 Print: [Signature]

A.R.R. Signature

By: Lori R. Beier

Witness 2 Print: [Signature]

A.R.R. Signature

ACKNOWLEDGEMENT

A notary public or other officer completing this Certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF SOUTH CAROLINA

COUNTY OF DORCHESTER

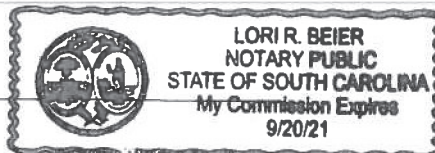
On ~~August~~ ^{September} **SEP 01 2016**, 2016 before me, Lori R. Beier Notary Public, personally appeared, Nelson Leon Bruce who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of South Carolina that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Lori R. Beier
Notary Public

My Commission Expires



DISPUTE REQUEST

FROM: Nelson L. Bruce (Authorized Representative)
in care of – 144 Pavilion Street
Summerville, South Carolina 29483
SSN: ***-**-**** | DOB: 09-28-1982

Date: June 7th, 2019

Manner of Dispute:
Certified Mail No.: 7018 1830 0000 4915 6575

TO: Experian
P.O. Box 9701
Allen, TX 75013

I. I DEMAND THE FOLLOWING ACCOUNTS BE INVESTIGATED AND OR REINVESTIGATED, DELETED/REMOVED FROM MY CREDIT REPORT/PROFILE IMMEDIATELY:

1. Data Furnisher Name: PENTAGON FEDERAL CR UN
Account #: 430679XXXXXX
Balance Reported: \$0

- Account Created in Fraud. I disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments, it has been over 30 days. Please delete/remove this account immediately.

2. Data Furnisher Name: ONEMAIN FINANCIAL
Account #: 607439XXXXXXXXXX
Debt Balance Reported: \$0

- Account Created in Fraud. I disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments, it has been over 30 days. Please delete/remove this account immediately.

3. Data Furnisher Name: CARRINGTON MORTGAGE SE
Account #: 700012XXXX
Debt Balance Reported: \$222,426

- Account Created in Fraud. I disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments, it has been over 30 days. Please delete/remove this account immediately.

4. Data Furnisher Name: SYNCB/CARE CREDIT
Account #: 601918XXXXXXXXXX
Debt Balance Reported: \$0

- Account Created in Fraud. I disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments, it has been over 30 days. Please delete/remove this account immediately.

5. Data Furnisher Name: SYNCB/LOWES
Account #: 798192XXXXXXXXXX
Debt Balance Reported: \$1,532

- Account Created in Fraud. I disputed this account with the data furnisher, they never responded in 30 days, we have no contract, they are reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.

6. Data Furnisher Name: SYNCB/WALMART DC
Account #: 523914XXXXXXXXXX
Debt Balance Reported: \$0

- Account Created in Fraud. I disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments, it has been over 30 days. Please delete/remove this account immediately.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated, deleted and removed from my credit report/credit profile immediately. It is my understanding that you will recheck these items with the data furnisher who has posted them. Please remove any information that the data furnisher cannot verify. I understand that under 15 U.S.C. Sec. 1681i (a), you must complete this reinvestigation within 30 days of receipt of this dispute with the data furnishers who have failed to respond. These accounts must be deleted immediately as they have exhausted the time allowed to them to respond and now must delete these accounts immediately.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. Also included in this mailing is a copy of my I.D., SSN Card.

Thank You,

By: Nelson L. Bruce 6-7-19
Nelson L. Bruce, Authorized Representative
All Rights Explicitly Reserved and Retained
U.C.C. 1-207/1-308, 1-103.6

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Expian
Attention: Dispute Department
P.O. Box 9701
Allen, TX 75013

2. Article Number (Transfer from service label)

7018 1830 0000 4915 6575

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X

B. Received by (Printed Name)
JANE M. SWANSON

C. Date of Delivery
JUN 11 2019

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Mail Restricted Delivery	

Domestic Return Receipt

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CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com.

ALLEN, TX 75013

7018 1830 0000 4915 6575

Certified Mail Fee	\$3.50
Extra Services & Fees (check box, add fee)	\$2.80
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.55
Total Postage and Fees	\$6.85

Sent To
Expian
Attention: Dispute Department
P.O. Box 9701
Allen, TX 75013

Postmark Here
0485 16
06/07/2019

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

8/13/2020

<https://www.creditreport.com/c/member/print/experian/now>

Credit Report Prepared For:

NELSON L BRUCE

Experian Report As Of: Aug 7, 2020

Personal & Confidential

8/13/2020

<https://www.creditreport.com/c/member/print/experian/now>

NELSON L BRUCE - Experian
Date of Report: Aug 7, 2020

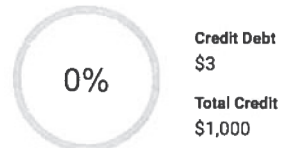


Account Summary

My Accounts Summary

Open Credit Cards	1
Open Retail Cards	0
Open Real Estate Loans	0
Self-reported Accounts	2
Open Installment Loans	0
Total Open Accounts	3
Accounts Ever Late	3
Collections Accounts	0
Average Account Age	6 yrs 9 mos
Oldest Account	12 yrs 6 mos

My Overall Credit Usage



My Debt Summary

Credit and Retail Card Debt	\$3
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$155

My Hard Credit Inquiries

0

My Public Records

0

Summary

Accounts

Collections

Inquiries

Public Records

Credit Score

8/13/2020

<https://www.creditreport.com/c/member/print/experian/now>

NELSON L BRUCE - Experian
Date of Report: Aug 7, 2020



Account Summary

My Personal Information

Name

NELSON L BRUCE

Also Known As**Birth Year**

1982

Addresses

144 PAVILION ST
SUMMERVILLE, SC 29483-8444

4501 HARBOUR LAKE DR
GOOSE CREEK, SC 29445-4970

1455 CALAMUS POND RD
SUMMERVILLE, SC 29483-2713

Employer(s)

CUMMINS TURBO TECHNOLOG

Personal Statement(s)

26& 07-04-19 2499946 ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. THIS SECURITY ALERT WILL BE MAINTAINED FOR 1 YEAR BEGINNING 07-04-19.

[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

8/13/2020

<https://www.creditreport.com/c/member/print/experian/now>

NELSON L BRUCE - Experian
Date of Report: Aug 7, 2020



Closed Accounts

BK OF AMER
202985XXX

Closed

ACCOUNT DETAILS

CONTACT INFORMATION

Account Name BK OF AMER 4909 SAVARESE CIR
Account # 202985XXX TAMPA, FL 33634
(800) 669-6607

Original Creditor -

Company Sold -

Account Type REAL ESTATE

Date Opened Mar 30, 2009

Account Status! Closed

Payment Status Account transferred to another office

Status Updated May 2017

Balance -

Balance Updated May 01, 2017

Original Balance \$161,385

Monthly Payment -

Past Due Amount -

Highest Balance -

Terms Unknown

Responsibility Individual

Your Statement **CONSUMER STATEMENT** I HAVE NO KNOWLEDGE OF
THIS ACCOUNT.

Comments Transferred to another lender

PAYMENT HISTORY

2017				2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
120											
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
								30			
2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
2011				2010							
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr				
May	Jun	Jul	Aug	May	Jun	Jul	Aug				
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec				

OK

120 120+ Days Late

30 30 Days Late

Data Unavailable

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

8/13/2020

https://www.creditreport.com/c/member/print/experian/now

NELSON L BRUCE - Experian
Date of Report: Aug 7, 2020



CARRINGTON MORTGAGE SE
700012XXXX

Closed

ACCOUNT DETAILS

CONTACT INFORMATION

Account Name CARRINGTON MORTGAGE SE
Account # 700012XXXX
Original Creditor -
Company Sold -
Account Type REAL ESTATE
Date Opened Mar 30, 2009
Account Status! Closed
Payment Status Foreclosure proceeding started
Status Updated Jul 2019
Balance \$233,990
Balance Updated Jun 30, 2020
Original Balance \$161,385
Monthly Payment \$1,033
Past Due Amount \$82,477
Highest Balance -
Terms 408 Months
Responsibility Individual
Your Statement -

PAYMENT HISTORY

2020				2019				2018			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
N	N	N	N	120	120	120	120	120	120	120	120
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
N	N			120	120	N	N	120	120	120	120
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
				N	N	N		120	120	120	

2017

Jan	Feb	Mar	Apr
May	Jun	Jul	Aug
			120
Sep	Oct	Nov	Dec
120	120	120	120

120 120+ Days Late N Negative
Data Unavailable

Comments Account information disputed by consumer

Summary

Accounts (Closed)

Collections

Inquiries

Public Records

Credit Score

From: Nelson L. Bruce
144 Pavilion Street
Summerville, South Carolina [29483]

November 22, 2019
Certified Mail #: 7018 0360 0001 0343 3719

To: BANK OF AMERICA
P.O. BOX 982238
EL PASO, TX 79998
(800) 421-2110

NOTICE OF INTENT TO SUE

To whom it may concern,


I have reviewed my credit report and noticed that **BANK OF AMERICA** pulled my **Transunion** credit report 3 times without **permissible purpose** and after they have sold their rights to another Servicer and or Debt Buyer which was sold on or before **March 13, 2017**. The dates that I have documented these credit pulls are **May 29, 2017, September 16, 2017 and October 9, 2017** after you voluntarily sold/transferred your rights. Because you no longer had any rights in my account to review my report after you willfully sold and transferred all your rights over to another organization such as **Carrington Mortgage Services, LLC and Wilmington Savings Fund Society, FSB**, you had no "**Permissible Purpose**" to pull my credit and have willfully violated **section 15 U.S.C. § 1681b** of the **Fair Credit Reporting Act (FCRA)** as defined in **section 604** of this act therefore I am demanding that **BANK OF AMERICA** pays me **\$3,000** as settlement for your willful violations of the law.

This is being sent prior to filing a suit, I am willing to give you an opportunity to amicably cure **BANK OF AMERICA'S** violations of the "**Fair Credit Reporting Act (FCRA) section 15 U.S.C. § 1681b (Permissible Purpose)**." The lawsuit will name **BANK OF AMERICA, N.A. and or BANK OF AMERICA CORPORATION (collectively Bank of America)** as the defendants who has violated this law. You can check your records for confirmation of you pulled and reviewed my credit on the dates referenced above.

I am willing to settle these matters amicably without having to file suit and without you having to spend more money in legal fees as I have all the evidence I need in my possession which is a copy of my credit report referencing the dates you pulled and reviewed my credit to use as **prima facie** evidence to support my claims in a court of law and I am giving you **10 calendar days** from receipt of this letter to either provide specific valid proof that you had permissible purpose or to take this opportunity to do settle this matter before litigations. You can make the certified check out to **Nelson Bruce**. If **BANK OF AMERICA** chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in a court of law for the maximum amount per violation which is **\$1,000** and request for discovery to determine any other dates that I may have not discovered with the other credit bureaus that may show that you have pulled my credit without my consent and without having any permissible purpose.


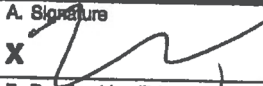

I can be reached directly at **843-437-7901 (cell)** or via email at **leonbruce81@yahoo.com**. This cell number and email is not to be called, shared, or used for any other purposes other than to address the matters at hand only!!

Respectfully,


Nelson L. Bruce

7018 0360 0001 0343 3719

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
EL PASO, TX 79998	
Certified Mail Fee \$3.50 \$ Extra Services & Fees (check box, add fee as appropriate) <input type="checkbox"/> Return Receipt (hardcopy) \$ <input type="checkbox"/> Return Receipt (electronic) \$ <input type="checkbox"/> Certified Mail Restricted Delivery \$ <input type="checkbox"/> Adult Signature Required \$ <input type="checkbox"/> Adult Signature Restricted Delivery \$	0485 08 Postmark Here 11/25/2019
Postage \$0.55 \$ Total Postage and Fees \$6.85 \$	
Sent To Street and Apt. No., or P.O. BOX City, State, ZIP+4® BANK OF AMERICA P.O. BOX 982238 EL PASO, TEXAS 79998	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

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Nelson-Leon: Bruce
144 Pavilion Street
Summerville, South Carolina [29483]

BANK OF AMERICA, N.A.
P.O. BOX 942019
SIMI VALLEY, CA 93094-2019
ATTN: CFO (Chief Financial Officer)
Certified Mail #: 7004 1160 0004 7704 3565

July 09, 2015

**RESPA QUALIFIED WRITTEN REQUEST, COMPLAINT,
DISPUTE OF DEBT & VALIDATION OF DEBT LETTER,
TILA REQUEST**

**This letter is a “qualified written request” in compliance with and under the
Real Estate Settlement Procedures Act, 12 U.S.C. Section 2605(e) and
Regulation X at 24 C.F.R. 3500, and The Gramm Leach Bliley Act.**

REF: Alleged Account #202985786

Dear Madam or Sir:

I am writing to you to complain about the accounting and servicing of this mortgage and my need for understanding and clarification of various sale, transfer, funding source, legal and beneficial ownership, charges, credits, debits, transactions, reversals, actions, payments, analyses and records related to the servicing of this account from its origination to the present date.

To date, the documents and information I have, that you have sent, and the conversations with your service representatives, have been unproductive and have not answered many questions. It is my understanding that your company may have been accused of engaging in one or more predatory servicing or lending and servicing schemes. As a consumer, I am extremely concerned about such practices by anyone, let alone this mortgage company or anyone who has any interest in this matter. I am concerned that such abuses are targeting the uneducated and uninformed consumer and disadvantaged, poor, elderly and minority Americans.

Needless to say, I am concerned that potential fraudulent and deceptive practices by unscrupulous mortgage brokers; sales and transfers of mortgage servicing rights; deceptive and fraudulent servicing practices to enhance balance sheets; deceptive, abusive and fraudulent accounting tricks and practices may have also negatively affected any credit rating, mortgage account and/or the debt or payments that I am currently, or may be legally obligated to. I hereby demand absolute 1st hand evidence from you of the original uncertificated or certificated security regarding account #202985786. In the event you do not supply me with the very security, it will be a positive confirmation on your part that you never really created and owned one. I also hereby demand that a chain of transfer from you to wherever the security is now, be promptly sent to me as well. Absent the actual evidence of the security I have no choice but to dispute the validity of your lawful ownership, funding, entitlement right, and the current debt you allege I owe. By

debt, I am referring to the principal balance you claim I owe; the calculated monthly payment, calculated escrow payment and any fees claimed to be owed by you or any trust or entity you may service or subservice for.

To independently validate this debt, I need to conduct a complete exam, audit, review and accounting of this mortgage account from its inception through the present date. Upon receipt of this letter, please refrain from reporting any negative credit information (if any) to any credit reporting agency until you respond to each of the requests.

I also request that you kindly conduct your own investigation and audit of this account since its inception to validate the debt you currently claim I owe. I would like you to validate this debt so that it is accurate to the penny!

Please do not rely on previous servicers or originators records, assurances or indemnity agreements and refuse to conduct a full audit and investigation of this account. I understand that potential abuses by you or previous servicers could have deceptively, wrongfully, unlawfully, and/or illegally:

- Increased the amounts of monthly payments;
- Increased the principal balance I owe;
- Increased escrow payments;
- Increased the amounts applied and attributed toward interest on this account;
- Decreased the proper amounts applied and attributed toward principal on this account; and/or Assessed, charged and/or collected fees, expenses and misc. charges I am not legally obligated to pay under this mortgage, note and/or deed of trust.

I request you insure that I have not been the victim of such predatory servicing or lending practices. To insure this, I have authorized a thorough review, examination, accounting and audit of mortgage account # 202985786 by mortgage auditing and predatory servicing or lending experts. This exam and audit will review this mortgage account file from the date of initial contact, application and the origination of this account to the present date written above.

Again this is a Qualified Written Request under the Real Estate Settlement Procedures Act, codified as Title 12 § 2605 (e) (1) (B) (e) and Reg. X § 3500.21(f) 2 of the United States Code as well as a request under Truth In Lending Act (TILA) 15 U.S.C. § 1601, et seq. RESPA provides substantial penalties and fines for non-compliance or failure to answer my questions provided in this letter within sixty (60) days of its receipt!

In order to conduct the examination and audit of this loan, I need to have full and immediate disclosure including copies (front and back) of all pertinent information regarding this loan. The documents requested and answers to my questions are needed by myself and others to insure that this loan:

- Was originated in lawful compliance with all federal and state laws, regulations including, but not limited to Title 62 of the Revised Statutes, RESPA, TILA, Fair Debt Collection Act, HOEPA and other laws;
- That any sale or transfer of this account or monetary instrument, was conducted in accordance with proper laws and was a lawful sale with complete disclosure to all parties with an interest;
- That the claimed holder in due course of the monetary instrument/deed of trust/asset is holding such note in compliance with statutes, State and Federal laws and is entitled to the benefits of payments;
- That all good faith and reasonable disclosures of transfers, sales, Power of Attorney, monetary instrument ownership, entitlements, full disclosure of actual funding source, terms, costs, commissions, rebates, kickbacks, fees etc. were and still are properly disclosed to me;
- That each servicer and/or sub-servicers of this mortgage has serviced this mortgage in accordance with statute, laws and the terms of mortgage, monetary instrument/deed of trust;

- That each servicer and sub-servicers of this mortgage has serviced this mortgage in compliance with local, state and federal statutes, laws and regulations;
- That this mortgage account has properly been credited, debited, adjusted, amortized and charged correctly;
- That interest and principal have been properly calculated and applied to this loan;
- That any principal balance has been properly calculated, amortized and accounted for;
- That no charges, fees or expenses, not obligated by me in any agreement, have been charged, assessed or collected from this account;

In order to validate this debt and audit this account, I need copies of pertinent documents to be provided to me. I also need answers, certified, in writing, to various servicing questions. For each record kept on computer or in any other electronic file or format, please provide a paper copy of all information in each field or record in each computer system, program or database used by you that contains any information on this account number or my name.

As such, please send to me, at the address above, copies of the documents requested below as soon as possible. Please also provide copies of:

- 1) Any certificated or uncertificated security, *front and back*, used for the funding of account #202985786.
- 2) Any and all "Pool Agreement(s)" including account #202985786 between BANK OF AMERICA, N.A. and any government sponsored entity, hereinafter (GSE).
- 3) Any and all "Deposit Agreement(s)" regarding account #202985786 or the "Pool Agreement", including account #202985786 between BANK OF AMERICA, N.A. and any GSE.
- 4) Any and all "Servicing Agreement(s)" between BANK OF AMERICA, N.A. and any GSE.
- 5) Any and all "Custodial Agreement(s)" between BANK OF AMERICA, N.A. and any GSE.
- 6) Any and all "Master Purchasing Agreement" between BANK OF AMERICA, N.A. and any GSE.
- 7) Any and all "Issuer Agreement(s)" between BANK OF AMERICA, N.A. and any GSE.
- 8) Any and all "Commitment to Guarantee" agreement(s) between BANK OF AMERICA, N.A. and any GSE.
- 9) Any and all "Release of Document agreements" between BANK OF AMERICA, N.A. and any GSE.
- 10) Any and all "Master Agreement for servicer's Principle and Interest Custodial Account" between BANK OF AMERICA, N.A. and any GSE.
- 11) Any and all "Servicers Escrow Custodial Account" between BANK OF AMERICA, N.A. and any GSE.
- 12) Any and all "Release of Interest" agreements between BANK OF AMERICA, N.A. and any GSE.
- 13) Any Trustee agreement(s) between BANK OF AMERICA, N.A. and BANK OF AMERICA, N.A.'S trustee regarding account #202985786 or pool accounts with any GSE.
- 14) Please send to the requester a copy of any documentation evidencing any trust relationship regarding the Mortgage/Deed of Trust and any Note in this matter.

- 15) Please send to the requester a copy of any and all document(s) establishing any Trustee of record for the Mortgage/Deed of Trust and any Note.
- 16) Please send to the requester a copy of any and all document(s) establishing the date of any appointment of Trustee Mortgage/Deed of Trust and any Note. Please also include any and all assignments or transfers or nominees of any substitute trustee(s).
- 17) Please send to the requester a copy of any and all document(s) establishing any Grantor for this Mortgage/Deed of Trust and any Note.
- 18) Please send to the requester a copy of any and all document(s) establishing any Grantee for this Mortgage/Deed of Trust and any Note.
- 19) Please send to the requester a copy of any and all document(s) establishing any Beneficiary for this Mortgage/Deed of Trust and any Note.
- 20) Please send to the requester any documentation evidencing the Mortgage or Deed of trust is not a constructive trust or any other form of trust.
- 21) All data, information, notations, text, figures and information contained in your mortgage servicing and accounting computer systems including, but not limited to Alltel or Fidelity CPI system, or any other similar mortgage servicing software used by you, any servicers, or sub-servicers of this mortgage account from the inception of this account to the date written above.
- 22) All descriptions and legends of all Codes used in your mortgage servicing and accounting system so that the examiners, auditors and experts retained to audit and review this mortgage account may properly conduct their work.
- 23) All assignments, transfers, allonge, or other document evidencing a transfer, sale or assignment of this mortgage, deed of trust, *monetary instrument* or other document that secures payment by me to this obligation in this account from the inception of this account to the present date including any such assignments on MERS.
- 24) All records, electronic or otherwise, of assignments of this mortgage, monetary instrument or servicing rights to this mortgage including any such assignments on MERS.
- 25) All deeds in lieu, modifications to this mortgage, monetary instrument or deed of trust from the inception of this account to the present date.
- 26) The front and back of each and every canceled check, money order, draft, debit or credit notice issued to any servicers of this account for payment of any monthly payment, other payment, escrow charge, fee or expense on this account.
- 27) All escrow analyses conducted on this account from the inception of this account until the date of this letter;
- 28) The front and back of each and every canceled check, draft or debit notice issued for payment of closing costs, fees and expenses listed on any and all disclosure statement(s) including, but not limited to, appraisal fees, inspection fees, title searches, title insurance fees, credit life insurance premiums, hazard insurance premiums, commissions, attorney fees, points, etc.
- 29) Front and back copies of all payment receipts, checks, money orders, drafts, automatic debits and written evidence of payments made by others or me on this account.
- 30) All letters, statements and documents sent to me by your company;
- 31) All letters, statements and documents sent to me by agents, attorneys or representatives of your company;

- 32) All letters, statements and documents sent to me by previous servicers, sub-servicers or others in your account file or in your control or possession or in the control or possession of any affiliate, parent company, agent, sub-servicers, servicers, attorney or other representative of your company.
- 33) All letters, statements and documents contained in this account file or imaged by you, any servicers or sub-servicers of this mortgage from the inception of this account to present date.
- 34) All electronic transfers, assignments, sales of the note/asset, mortgage, deed of trust or other security instrument.
- 35) All copies of property inspection reports, appraisals, BPOs and reports done on the property.
- 36) All invoices for each charge such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense, which has been charged to this mortgage account from the inception of this account to the present date.
- 37) All checks used to pay invoices for each charged such as inspection fees, BPOs, appraisal fees, attorney fees, insurance, taxes, assessments or any expense which has been charged to this mortgage account from the inception of this account to the present date.
- 38) All agreements, contracts and understandings with vendors that have been paid for any charge on this account from the inception of this account to the present date.
- 39) All account servicing records, payment payoffs, payoff calculations, ARM audits, interest rate adjustments, payment records, transaction histories, account histories, accounting records, ledgers, and documents that relate to the accounting of this account from the inception of this account until present date?
- 40) All account servicing transaction records, ledgers, registers and similar items detailing how this account has been serviced from the from the inception of this account until present date?

Further, in order to conduct the audit and review of this account, and to determine all proper amounts due, I need the following answers to questions concerning the servicing and accounting of this mortgage account from its inception to the present date. Accordingly, can you please provide me, in writing, the answers to the questions listed below.

ACCOUNTING & SERVICING SYSTEMS

- 1) Please identify for me each account accounting and servicing system used by you and any sub-servicers or previous servicers from the inception of this account to the present date so that this experts can decipher the data provided.
- 2) For each account accounting and servicing system identified by you and any sub-servicers or previous servicers from the inception of this account to the present date, please provide the name and address of the company or party that designed and sold the system.
- 3) For each account accounting and servicing system used by you and any sub-servicers or previous servicers from the inception of this account to the present date, please provide the complete transaction code list for each system so that I, and others can adequately audit this account.

DEBITS & CREDITS

- 1) In a spreadsheet form or in letter form in a columnar format, please detail for me each and every credit on this account and the date such credit was posted to this account as well as the date any credit was received.
- 2) In a spreadsheet form or in letter form in a columnar format, please detail for me each and every debit on this account and the date debit was posted to this account as well as the date any debit was received.
- 3) For each debit or credit listed, please provide me with the definition for each corresponding transaction code you utilize?
- 4) For each transaction code, please provide us with the master transaction code list used by you or previous servicers.

MORTGAGE & ASSIGNMENTS

- 1) Has each sale, transfer or assignment of this mortgage, monetary instrument, deed of trust or any other instrument I executed to secure this debt been recorded in the county property records in the county and state in which my property is located from the inception of this account to the present date? Yes or No?
- 2) If not, why?
- 3) Is your company the servicers of this mortgage account or the holder in due course and beneficial owner of this mortgage, monetary instrument and/or deed of trust?
- 4) Have any sales, transfers or assignments of this mortgage, monetary instrument, deed of trust or any other instrument I executed to secure this debt been recorded in any electronic fashion such as MERS or other internal or external recording system from the inception of this account to the present date? Yes or No?
- 5) If yes, please detail for me the names of each seller, purchaser, assignor, assignee or any holder in due course to any right or obligation of any note, mortgage, deed or security instrument I executed securing the obligation on this account that was not recorded in the county records where my property is located whether they be mortgage servicing rights or the beneficial interest in the principal and interest payments.

ATTORNEY FEES

- 1) For purposes of my questions below dealing with attorney fees, please consider the terms attorney fees and legal fees to be one in the same.
- 2) Have attorney fees ever been assessed to this account from the inception of this account to the present date?
- 3) If yes, please detail each separate assessment, charge and collection of attorney fees to this account from the inception of this account to the present date and the date of such assessment to this account?
- 4) Have attorney fees ever been charged to this account from the inception of this account to the present date?
- 5) If yes, please detail each separate charge of attorney fees to this account from the inception of this account to the present date and the date of such charge to this account?

- 6) Have attorney fees ever been collected from this account from the inception of this account to the present date?
- 7) If yes, please detail each separate collection of attorney fees from this account from the inception of this account to the present date and the date of such collection from this account.
- 8) Please provide for me the name and address of each attorney or law firm that has been paid any fees or expenses related to this account from the inception of this account to the present date.
- 9) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment, charge or collection of attorney fees.
- 10) Please detail and list for me in writing each separate attorney fee assessed to this account and for which corresponding payment period or month such fee was assessed from the inception of this account to present date.
- 11) Please detail and list for me in writing each separate attorney fee collected from this account and for which corresponding payment period or month such fee was collected from the inception of this account to present date.
- 12) Please detail and list for me in writing any adjustments in attorney fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 13) Please detail and list for me in writing any adjustments in attorney fees collected and on what date such adjustment were made and the reasons for such adjustment.
- 14) Has interest been charged on any attorney fee assessed or charged to this account? Yes or No?
- 15) Is interest allowed to be assessed or charged on attorney fees charged or assessed to this account? Yes or No?
- 16) How much in total attorney fees have been assessed to this account from the inception of this account until present date?
- 17) How much in total attorney fees have been collected on this account from the inception of this account until present date? \$_____.
- 18) How much in total attorney fees have been charged to this account from the inception of this account until present date? \$_____.
- 19) Please send to me copies of all invoices and detailed billing statements from any law firm or attorney that has billed such fees that been assessed or collected from this account.

SUSPENSE/UNAPPLIED ACCOUNTS

For purposes of this section, please treat the term suspense account and unapplied account as one in the same.

- 1) Has there been any suspense or unapplied account transactions on this account from the inception of this account until present date?
- 2) If yes, please explain the reason for each and every suspense transaction that occurred on this account? If no, please skip the questions in this section dealing with suspense and unapplied accounts.

- 3) In a spreadsheet or in letter form in a columnar format, please detail for me each and every suspense or unapplied transaction, both debits and credits that has occurred on this account from the inception of this account until present date?

LATE FEES

For purposes of my questions below dealing with late fees, please consider the terms late fees and late charges to be one in the same.

- 1) Have you reported the collection of late fees on this account as interest in any statement to me or to the IRS? Yes or No?
- 2) Has any previous servicers or sub-servicers of this mortgage reported the collection of late fees on this account as interest in any statement to me or to the IRS? Yes or No?
- 3) Do you consider the payment of late fees as liquidated damages to you for not receiving payment on time? Yes or No?
- 4) Are late fees considered interest? Yes or No?
- 5) Please detail for me in writing what expenses and damages you incurred for any payment I made that was late.
- 6) Were any of these expenses or damages charged or assessed to this account in any other way? Yes or No?
- 7) If yes, please describe what expenses or charges were charged or assessed to this account?
- 8) Please describe for me in writing what expenses you or others undertook due to any payment I made, which was late?
- 9) Please describe for me in writing what damages you or others undertook due to any payment I made, which was late?
- 10) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed authorized the assessment or collection of late fees?
- 11) Please detail and list for me in writing each separate late fee assessed to this account and for which corresponding payment period or month such late fee was assessed from the inception of this account to present date.
- 12) Please detail and list for me in writing each separate late fee collected from this account and for which corresponding payment period or month such late fee was collected from the inception of this account to present date.
- 13) Please detail and list for me in writing any adjustments in late fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 14) Has interest been charged on any late fee assessed or charged to this account? Yes or No?
- 15) Is interest allowed to be assessed or charged on late fees charged or assessed to this account? Yes or No?
- 16) Have any late charges been assessed to this account? Yes or No?

- 17) If yes, how much in total late charges have been assessed to this account from the inception of this account until present date? \$ _____.
- 18) Please provide me with the exact months or payment dates you or other previous servicers of this account claim I have been late with a payment from the inception of this account to the present date.
- 19) Have late charges been collected on this account from the inception of this account until present date? Yes or No?
- 20) If yes, how much in total late charges have been collected on this account from the inception of this account until present date? \$ _____.

PROPERTY INSPECTIONS

For purposes of this section property inspection and inspection fee refer to any inspection of property by any source and any related fee or expense charged, assessed or collected for such inspection.

- 1) Have any property inspections been conducted on my property from the inception of this account until the present date?
 - 2) If your answer is no, you can skip the rest of these questions in this section concerning property inspections?
 - 3) If yes, please tell me the date of each property inspection conducted on my property that is the secured interest for this mortgage, deed or note?
 - 4) Please tell me the price charged for each property inspection? \$ _____.
 - 5) Please tell me the date of each property inspection.
 - 6) Please tell me the name and address of each company and person who conducted each property inspection on my property.
 - 7) Please tell me why property inspections were conducted on my property.
 - 8) Please tell me how property inspections are beneficial to me.
 - 9) Please tell me how property inspections are protective of my property.
 - 10) Please explain to me your policy on property inspections.
 - 11) Do you consider the payment of inspection fees as a cost of collection? Yes or No?
 - 12) If yes, why?
 - 13) Do you use property inspections to collect debts? Yes or No?
 - 14) Have you used any portion of the property inspection process on my property to collect a debt or inform me of a debt, payment or obligation I owe?
 - 15) If yes, please answer when and why?
 - 16) Please identify for me in writing the provision, paragraph, section or sentence of any note, mortgage, deed of trust or any agreement I signed that authorized the assessment or collection of property inspection fees.
-
- 17) Have you labeled in any record or document sent to me a property inspection as a misc. advance? Yes or No?

- 18) If yes, why?
- 19) Have you labeled in any record or document sent to me a property inspection as a legal fee or attorney fee? Yes or No?
- 20) If yes, why?
- 21) Please detail and list for me in writing each separate inspection fee assessed to this account and for which corresponding payment period or month such fee was assessed from the inception of this account to present date.
- 22) Please detail and list for me in writing each separate inspection fee collected from this account and for which corresponding payment period or month such fee was collected from the inception of this account to present date.
- 23) Please detail and list for me in writing any adjustments in inspection fees assessed and on what date such adjustment was made and the reasons for such adjustment.
- 24) Please detail and list for me in writing any adjustments in inspection fees collected and on what date such adjustment was made and the reasons for such adjustment.
- 25) Has interest been charged on any inspection fees assessed or charged to this account? Yes or No?
- 26) If yes, when and how much was charged?
- 27) Is interest allowed to be assessed or charged on inspection fees charged or assessed to this account? Yes or No?
- 28) How much in total inspection fees have been assessed to this account from the inception of this account until present date? \$_____.
- 29) How much in total inspection fees have been collected on this account from the inception of this account until present date? \$_____.
- 30) Please forward to me copies of all property inspections made on my property in this mortgage account file.
- 31) Has any fee charged or assessed for property inspections been placed into escrow account? Yes or No?

BPO FEES

- 1) Have any BPOs [Broker Price Opinions] been conducted on my property?
- 2) If yes, please tell me the date of each BPO conducted on my property that is the secured interest for this mortgage, deed or Note.
- 3) Please tell me the price of each BPO.
- 4) Please tell me who conducted each BPO.
- 5) Please tell me why BPOs were conducted on my property.
- 6) Please tell me how BPOs are beneficial to me.
- 7) Please tell me how BPOs are protective of my property.
- 8) Please explain to me your policy on BPOs.

- 9) Have any BPO fees been assessed to this account? Yes or No?
- 10) If yes, how much in total BPO fees have been assessed to this account? \$ _____.
- 11) Have any BPO fees been charged to this account? Yes or No?
- 12) If yes, how much in total BPO fees have been charged to this account? \$ _____.
- 13) Please tell me specifically what clause, paragraph and sentence in the note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect a BPO fee from me.
- 14) Please send to me copies of all BPO reports that have been done on my property.
- 15) Has any fee charged or assessed for A BPO been placed into escrow? Yes or No?

FORCED-PLACED INSURANCE

- 1) Have you placed or ordered any forced-placed insurance policies on my property?
 - 2) If yes, please tell me the date of each policy ordered or placed on my property that is the secured interest for this mortgage, deed or note.
 - 3) Please tell me the price of each policy. \$ _____.
 - 4) Please tell me the agent for each policy.
 - 5) Please tell me why each policy was placed on my property.
 - 6) Please tell me how the policies are beneficial to me.
 - 7) Please tell me how policies are protective of my property.
 - 8) Please explain to me your policy on forced-placed insurance.
 - 9) Have any forced-placed insurance fees been assessed to this mortgage or escrow account? Yes or No?
 - 10) If yes, how much in total forced-placed policy fees have been assessed to this account? \$ _____.
 - 11) Have any forced-placed insurance fees been charged to this mortgage or escrow account? Yes or No?
 - 12) If yes, how much in total forced-placed insurance fees have been charged to this mortgage or escrow account. \$ _____.
 - 13) Please tell me specifically what clause, paragraph and sentence in the note, mortgage or deed of trust or any agreement I have executed allows you to assess, charge or collect forced-placed insurance fees from me.
 - 14) Do you have any relationship with the agent or agency that placed any policies on my property? If yes, please describe.
 - 15) Do you have any relationship with the carrier that issued any policies on my property? If yes, please describe.
-
- 16) Has the agency or carrier you used to place a forced-placed insurance policy on my property provided you any service, computer system, discount on policies, commissions, rebates or any form of consideration. If yes, please describe.

- 17) Do you maintain a blanket insurance policy to protect your properties when customer policies have expired?
- 18) Please send to me copies of all forced-placed insurance policies that have been ordered on my property.

SERVICING RELATED QUESTIONS

For each of the following questions listed below, please provide me with a detailed explanation in writing that answers each question. In addition, I need the following answers to questions concerning the servicing of this mortgage account from its inception to the present date.

Accordingly, can you please provide me, in writing, the answers to the questions listed below:

- 1) Did the originator or previous servicers of this account have any financing agreements or contracts with your company or an affiliate of your company?
- 2) Did the originator of this account or previous servicers of this account have a ware house account agreement or contract with your company?
- 3) Did the originator of this account or previous servicers of this account receive any compensation, fee, commission, payment, rebate or other financial consideration from your company or any affiliate of your company for handling, processing, originating or administering this loan? If yes, please describe and itemize each and every form of compensation, fee, commission, payment, rebate or other financial consideration paid to the originator of this account by your company or any affiliate.
- 4) Please identify for me where the originals of this entire account file are currently located and how they are being stored, kept and protected.
- 5) Where is the original monetary instrument or mortgage I signed located? Please describe its physical location and anyone holding this note as a custodian or trustee if applicable.
- 6) Where is the original deed of trust or mortgage and note I signed located? Please describe its physical location and anyone holding this note as a custodian or trustee if applicable.
- 7) Since the inception of this loan, has there been any assignment of my monetary instrument/asset to any other party? If the answer is yes, identify the names and addresses of each and every individual, party, bank, trust or entity that has received such assignment.
- 8) Since the inception of this loan, has there been any assignment of the deed of trust or mortgage and note to any other party? If the answer is yes, would you kindly identify the names and addresses of each and every individual, party, bank, trust or entity that has received such assignment.
- 9) Since the inception of this loan, has there been any sale or assignment of servicing rights to this mortgage account to any other party? If the answer is yes, would you kindly identify the names and addresses of each and every individual, party, bank, trust or entity that has received such assignment or sale.
- 10) Since the inception of this loan, has any sub-servicers serviced any portion of this mortgage loan? If the answer is yes, would you kindly identify the names and addresses of each and every individual, party, bank, trust or entity that has sub-serviced this mortgage loan.
- 11) Has this mortgage account been made a part of any mortgage pool since the inception of this

loan? If yes, please identify for me each and every account mortgage pool that this mortgage has been a part of from the inception of this account to the present date.

- 12) Has each and every assignment of my asset/monetary instrument been recorded in the county land records where the property associated with this mortgage account is located?
- 13) Has there been any electronic assignment of this mortgage with MERS [Mortgage Electronic Registration System] or any other computer mortgage registry service or computer program? If yes, please identify the name and address of each and every individual, entity, party, bank, trust or organization or servicers that has been assigned the mortgage servicing rights to this account as well as the beneficial interest to the payments of principal and interest on this loan.
- 14) Have there been any investors (as defined in your industry) who have participated in any mortgage-backed security, collateral mortgage obligation or other mortgage security instrument that this mortgage account has ever been a part of from the inception of this mortgage to the present date? If yes, please identify the name and address of each and every individual, entity, organization and/or trust.
- 15) Please identify for me the parties and their addresses to all sales contracts, servicing agreements, assignments, allonges, transfers, indemnification agreements, recourse agreements and any agreement related to this account from its inception to the current date written above.
- 16) Please provide me with copies of all sales contracts, servicing agreements, assignments, allonges, transfers, indemnification agreements, recourse agreements and any agreement related to this account from its inception to the current date written above.
- 17) How much was paid for this individual mortgage account by you?
- 18) If part of a mortgage pool, what was the principal balance used by you to determine payment for this individual mortgage loan.
- 19) If part of a mortgage pool, what was the percentage paid by you of the principal balance above used to determine purchase of this individual mortgage loan.
- 20) Who did you issue a check or payment to for this mortgage loan?
- 21) Please provide me copies with the front and back of canceled check.
- 22) Did any investor approve the foreclosure of my property?
- 23) Has HUD assigned or transferred foreclosure rights to you as required by 12 USC 3754?
- 24) Please identify all persons who approved the foreclosure of my property.

Please provide me with the documents I have requested and a detailed answer to each of my questions within the required lawful time frame. Upon receipt of the documents and answers, an exam and audit will be conducted that may lead to a further document request and answers to questions under an additional QWR letter.

Copies of this Qualified Written Request, Validation of Debt, TILA and request for accounting and legal records, Dispute of Debt letter are being sent to FTC, HUD, Thrift Supervision, all relevant state and federal regulators; and other consumer advocates; and my congressman.

It is my hope that you answer this RESPA REQUEST in accordance with law and the questions, documents and validation of debt to the penny and correct any abuse(s) or scheme(s) uncovered and documented.

Default Provision(s) under this QUALIFIED WRITTEN RESPA REQUEST

BANK OF AMERICA, N.A.'s or any agents, transfers, or assigns omissions of or agreement by silence of this RESPA REQUEST via certified rebuttal of any and all points herein this RESPA REQUEST", agrees and consents to including but not limited by any violations of law and/or immediate terminate/remove any and all right, title and interests (liens) in Nelson-Leon: Bruce's or any property or collateral connected to Nelson-Leon: Bruce or account #202985786 and waives any and all immunities or defenses in claims and or violations agreed to in this RESPA REQUEST including but not limited by any and all:

- 1) Nelson-Leon: Bruce's right, by breach of fiduciary responsibility and fraud and misrepresentation revocation and rescinding of any and all power of attorney or appointment BANK OF AMERICA, N.A. may have or may have had in connection with account #202985786 and any property and/or real estate connected with account #202985786.
- 2) Nelson-Leon: Bruce's right to have any certificated or uncertificated security re-registered in Nelson-Leon: Bruce's, and only Nelson-Leon: Bruce's name.
- 3) Nelson-Leon: Bruce's right of collection via BANK OF AMERICA, N.A.'S liability insurance and/or bond.
- 4) Nelson-Leon: Bruce's entitlement in filing and executing any instruments, as power of attorney for and by BANK OF AMERICA, N.A., including but not limited by anew certificated security or any security agreement perfected by filing a UCC Financing Statement with the Secretary of State in the State where the BANK OF AMERICA, N.A. is located.
- 5) Nelson-Leon: Bruce's right to damages because of BANK OF AMERICA, N.A.'s wrongful registration, breach of intermediary responsibility with regard to Nelson-Leon: Bruce's asset by BANK OF AMERICA, N.A. issuing to Nelson-Leon: Bruce a certified check for the original value of Nelson-Leon: Bruce's monetary instrument.
- 6) Nelson-Leon: Bruce's right to have account #202985786 completely set off because of BANK OF AMERICA, N.A.'S wrongful registration, breach of intermediary responsibility with regard to Nelson-Leon: Bruce's monetary instrument/asset by BANK OF AMERICA, N.A. sending confirmation of set off of wrongful liability of Nelson-Leon: Bruce and issuing a certified check for the difference between the original value of Nelson-Leon: Bruce's monetary instrument/asset and what Nelson-Leon: Bruce mistakenly sent to BANK OF AMERICA, N.A. as payment for such wrongful liability.

BANK OF AMERICA, N.A. or any transfers, agents or assigns offering a rebuttal of this RESPA REQUEST must do so in the manner of this "RESPA REQUEST" in accordance of and in compliance with current statutes and/or laws by signing in the capacity of a fully liable man or woman being responsible and liable under the penalty of perjury while offering direct testimony with the official capacity as an appointed agent for BANK OF AMERICA, N.A. in accordance with BANK OF AMERICA, N.A.'S Articles of Incorporation, Article of Incorporation, By Laws duly signed by a current and duly sworn under oath director(s) of such corporation/Holding Corporation/National Association. Any direct rebuttal with certified true and complete accompanying proof must be posted with the Notary address herein within sixty days. When no verified rebuttal of this "RESPA REQUEST" is made in a timely manner, a "Certificate of Non-Response" serves as BANK OF AMERICA, N.A.'S judgment and consent/agreement by means of silence with any and all claims and/or violations herein-stated in the default provisions or any other law.

Power of Attorney: When BANK OF AMERICA, N.A. fails by not rebutting to any part of this "RESPA REQUEST" BANK OF AMERICA, N.A. agrees with the granting unto Nelson-Leon:

Bruce's unlimited **Power of Attorney** and any and all full authorization in signing or endorsing **BANK OF AMERICA, N.A.**'S name upon any instruments in satisfaction of the obligation(s) of this RESPA REQUEST/Agreement or any agreement arising from this agreement. Pre-emption of or to any Bankruptcy proceeding shall not discharge any obligation(s) of this agreement.

Consent and agreement with this Power of Attorney by **BANK OF AMERICA, N.A.** waives any and all claims of Nelson-Leon: Bruce, and/or defenses and remains in effect until satisfaction of all obligation(s) by **BANK OF AMERICA, N.A.** has been satisfied.

Respectfully,


Nelson-Leon: Bruce

cc: Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580
cc: Office of Housing Enterprise Oversight, 1700 G Street, NW, Fourth Floor, Washington, DC 20552
cc: Office of RESPA and Interstate Land Sales, Office of Housing, Room 9146, Dept. of Housing and Urban Development, 451 Seventh St., SW, Washington, DC 20410

Jurat

State of South Carolina)
)
County of Dorchester) ss

Having witnessed the signing and sealing of the forgoing RESPA Request declaration by **Nelson-Leon: Bruce**, and having proven to me on the basis of satisfactory evidence to be the living man/woman who appeared before me, I place my hand and seal hereon as an authentic act as a Notary Public.

Subscribed to and affirmed before me on this 10th day in the month of JULY in the year of our Lord and Savior, 2015 A.D.

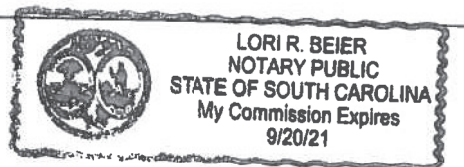
Lori R. Beier JUL 10 2015
Notary Public

(Seal)



Address of Notary Public: 1605 Central Ave. Ste 6
Sommeville, SC 29483

My Notary Expires



NOTE: This Notary Public is not an attorney licensed to practice law in this state and has not given legal advice or accepted fees for legal advice; provided no assistance in the preparation of the above referenced documents, and has no interest in any issue referenced therein. This Notary Public is NOT a party to this action and is ONLY acting in an authorized capacity as liaison to communications between the parties.

NOTARY'S CERTIFICATE OF SERVICE

It is hereby certified, that on JUL 10 2015, the undersigned Notary Public mailed to:

BANK OF AMERICA, N.A
P.O. BOX 942019
SIMI VALLEY, CA 93094-2019

hereinafter, "Recipient," the documents pertaining to Acct. # 202985786 regarding Nelson-Leon: Bruce as follows:

1. **RESPA Request**
2. reference copy of **Notary's Certificate of Service** (signed original on file)

by Certified Mail No. 7004 1160 0004 7704 3565 attached by placing same in a postpaid envelope properly addressed to Recipient at the said address and depositing same at an official depository under the exclusive face and custody of the U.S. Postal Service within the State of South Carolina.

I Nelson-Leon: Bruce witnessed notary placing documents in the envelopes.

Nelson-Leon: Bruce
Nelson-Leon: Bruce

Lori R. Beier
NOTARY PUBLIC
JUL 10 2015
DATE

(Seal)



Address of Notary Public: 1605 Central Ave Ste 6
Summerville, SC 29483

My Notary Expires

